

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ALLEN JAY GARNER
BARBARA ISABELLE GARNER
Debtor(s)

Case No. 09-08007

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/10/2009.
- 2) The plan was confirmed on 05/01/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/24/2010.
- 5) The case was converted on 08/03/2010.
- 6) Number of months from filing to last payment: 11.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$63,525.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$13,785.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$13,785.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$750.83
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,250.83**

Attorney fees paid and disclosed by debtor: \$2,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN GENERAL FINANCE	Unsecured	NA	2,749.09	2,749.09	0.00	0.00
AMERICAN GENERAL FINANCE	Secured	300.00	300.00	300.00	159.06	5.31
ASSET ACCEPTANCE CORP	Unsecured	NA	7,754.97	7,754.97	0.00	0.00
BECKET & LEE LLP	Unsecured	2,322.00	1,233.01	1,233.01	0.00	0.00
CHRYSLER FINANCIAL SVC AMERIC	Secured	NA	NA	NA	0.00	0.00
CR EVERGREEN LLC	Unsecured	4,235.00	6,128.08	6,128.08	0.00	0.00
DUPAGE HABITAT FOR HUMANITY	Secured	0.00	0.00	0.00	0.00	0.00
DUPAGE HABITAT FOR HUMANITY	Secured	0.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	828.00	930.29	930.29	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	928.00	1,045.75	1,045.75	0.00	0.00
FCC FINANCE	Unsecured	1,375.00	1,241.97	1,241.97	0.00	0.00
FIA CARD SERVICES	Unsecured	1,986.00	NA	NA	0.00	0.00
FIA CARD SERVICES	Unsecured	9,416.00	10,703.85	10,703.85	0.00	0.00
HARLEY DAVIDSON CREDIT	Unsecured	NA	2,851.51	2,851.51	0.00	0.00
HARLEY DAVIDSON CREDIT	Secured	26,172.00	26,172.00	26,172.00	6,862.01	905.70
JEFFERSON CAPITAL SYSTEMS	Unsecured	300.00	5,763.59	5,763.59	157.60	7.16
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,849.00	1,889.63	1,889.63	0.00	0.00
MEDICAL PAYMENT DATA	Unsecured	67.00	NA	NA	0.00	0.00
NEWPORT NEWS	Unsecured	535.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	10,257.00	11,963.43	11,963.43	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,363.00	2,137.04	2,137.04	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,203.00	3,755.46	3,755.46	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	5,550.00	5,550.93	5,550.93	0.00	0.00
SERVICE FINANCE CO	Secured	0.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICES	Unsecured	85.00	NA	NA	0.00	0.00
STREATOR CREDIT UNION	Unsecured	1,068.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL ACCEPTN	Secured	8,175.00	7,122.34	7,122.34	3,218.37	218.96

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$33,294.34	\$10,080.38	\$1,124.66
All Other Secured	\$300.00	\$159.06	\$5.31
TOTAL SECURED:	\$33,594.34	\$10,239.44	\$1,129.97
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$65,698.60	\$157.60	\$7.16

Disbursements:	
Expenses of Administration	<u>\$2,250.83</u>
Disbursements to Creditors	<u>\$11,534.17</u>
TOTAL DISBURSEMENTS :	<u>\$13,785.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 08/10/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.